

Payment Determination Statement Number 4  
Distribution Date 10-Mar-08  
Record Date 07-Mar-08

<u>Dates Covered</u>	<u>From and Including</u>	<u>To and Including</u>
Collections Period	01-Feb-08	29-Feb-08
Accrual Period	08-Feb-08	09-Mar-08
30/360 Days	30	
Actual/360 Days	31	

<u>Collateral Pool Balance Data</u>	<u>Number of Accounts</u>	<u>\$ Amount</u>
Pool Balance - Beginning of Period	104,694	\$2,157,422,265.25
Collections of Installment Principal		34,397,064.24
Collections Attributable to Full Payoffs		19,790,665.36
Principal Amount of Repurchases		0.00
Principal Amount of Gross Losses		<u>6,244,015.70</u>
Pool Balance - End of Period(EOP)	103,062	<u>\$2,096,990,519.95</u>

<u>Pool Statistics</u>	<u>End of Period</u>
Initial Pool Balance (Pool Balance at the Purchase Date)	\$2,327,054,210.34
Pool Factor (Pool Balance as a % of Initial Pool Balance)	90.11%
Ending Overcollateralization(O/C) Amount	\$91,031,994.74
Coverage Ratio (Ending Pool Balance as a % of Ending Notes)	104.538%
Cumulative Net Losses	\$5,849,944.45
Net Loss Ratio (3 mos weighted avg.)	1.033%
Cumulative Recovery Ratio	43.014%

Delinquency Information:(1)	<u>\$ Amount</u>	<u>% of EOP Pool Bal.</u>	<u># of Accounts</u>
31-60 Days Delinquent	25,635,148.33	1.222%	1,247
61-90 Days Delinquent	3,014,916.04	0.144%	132
91-120 Days Delinquent	1,128,222.41	0.054%	46
121 Days or More Delinquent	0.00	0.000%	0
Repossessions	9,382,237.96	0.447%	406

(1) A receivable is not considered past due if the amount past due is less than 10% of the scheduled monthly payment.

60+ Days Delinquency Amount 13,525,376.41  
60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 0.59004%

	<u>Current Month</u>	<u>Prior Month</u>
Weighted Average A.P.R.	7.948%	7.965%
Weighted Average Remaining Term (months)	58.10	59.02
Weighted Average Seasoning (months)	10.10	9.14

**Cash Sources**

Collections of Installment Principal	\$34,397,064.24
Collections Attributable to Full Payoffs	19,790,665.36
Principal Amount of Repurchases	0.00
Recoveries on Loss Accounts	2,663,677.85
Collections of Interest	14,232,657.88
Investment Earnings	179,295.21
Reserve Account	20,697,240.00
Hedge Receipts	0.00
<b>Total Sources</b>	<b><u>\$91,960,600.54</u></b>

**Cash Uses**

Servicer Fee	\$1,797,851.89
Hedge Payments (excl. termination payments)	758,008.68
A Note Interest	7,442,462.89
First Priority Principal Distribution Amount	0.00
B Note Interest	556,250.00
Second Priority Principal Distribution Amount	0.00
C Note Interest	205,208.33
Third Priority Principal Distribution Amount	37,409,359.46
Reserve Fund	20,697,240.00
Required Principal Distribution Amount	23,094,219.29
Hedge Termination Payments (if any)	0.00
Distribution to Class D Noteholders	0.00
<b>Total Cash Uses</b>	<b><u>\$91,960,600.54</u></b>

**Administrative Payment**

Total Principal and Interest Sources	\$91,960,600.54
Investment Earnings in Trust Account	(179,295.21)
Hedge Receipts	0.00
Daily Collections Remitted	(71,190,260.44)
Cash Reserve in Trust Account	(20,697,240.00)
Servicer Fee (withheld)	(1,797,851.89)
O/C Release to Seller	0.00
<b>Payment Due to/(from) Trust Account</b>	<b><u>(\$1,904,047.00)</u></b>

**O/C Release** (Prospectus pg S31-S32)

Pool Balance	\$2,096,990,519.95
Yield Supplement O/C Amount	<u>(67,937,775.45)</u>
Adjusted Pool Balance	\$2,029,052,744.50
Total Securities	<u>\$2,005,958,525.21</u>
Adjusted O/C Amount	\$23,094,219.29
Target Overcollateralization Amount	\$76,089,477.92
O/C Release Period?	No
O/C Release	\$0.00

<u>Notes</u>	<u>Beginning Balance</u>	<u>Ending Balance</u>	<u>Principal Payment</u>	<u>Principal per \$1000 Face</u>	<u>Interest Payment</u>	<u>Interest \$1000 Face</u>
Class A-1 414,000,000.00 @ 4.945%	230,762,103.96	170,258,525.21	60,503,578.75	146.1439100	982,629.91	2.3735022
Class A-2a 206,000,000.00 @ 4.94%	206,000,000.00	206,000,000.00	0.00	0.0000000	848,033.33	4.1166667
Class A-2b 630,000,000.00 @ 3.7725%	630,000,000.00	630,000,000.00	0.00	0.0000000	2,046,581.25	3.2485417
Class A-3a 290,000,000.00 @ 5.00%	290,000,000.00	290,000,000.00	0.00	0.0000000	1,208,333.33	4.1666667
Class A-3b 115,000,000.00 @ 3.8725%	115,000,000.00	115,000,000.00	0.00	0.0000000	383,485.07	3.3346528
Class A-4 448,500,000.00 @ 5.28%	448,500,000.00	448,500,000.00	0.00	0.0000000	1,973,400.00	4.4000000
Class B 106,800,000.00 @ 6.25%	106,800,000.00	106,800,000.00	0.00	0.0000000	556,250.00	5.2083333
Class C 39,400,000.00 @ 6.25%	39,400,000.00	39,400,000.00	0.00	0.0000000	205,208.33	5.2083332
Total Notes	<u>\$2,066,462,103.96</u>	<u>\$2,005,958,525.21</u>	<u>\$60,503,578.75</u>		<u>\$8,203,921.22</u>	

\* Class A-1 , A-2b, A-3b Interest is computed on an Actual/360 Basis. Days in current period 31